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This listing of claims will replace all prior versions and listings of claims in the Application.

LISTING OF CLAIMS:

Claims 1-46. **cancelled**

47. **(Currently Amended)** A system for distributing and redeeming electronic coupons comprising:

a first server system including a computer processor and associated memory, said first server system being connected by a communications channel to a client system, said first server system being adapted for transmitting an electronic coupon to said client system over said communications channel;

said client system including a computer processor and associated memory, said client system being adapted for storing said electronic coupon in said memory;

a second server system connected to said communications channel, said second server system being adapted to establish a connection with said client system and for detecting said electronic coupon stored on said client system, said second server system further being adapted to redeem said electronic coupon; and

wherein said electronic coupon includes data representative of the identity of a location at which additional coupon information resides.

48. **(Previously Presented)** A system according to claim 47 further comprising:

a third server system connected to said communications channel, said third server system being adapted for communicating with said second server system and for authorizing the redemption of said electronic coupon.

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49. **(Previously Presented)** A system according to claim 47 wherein said second server system is adapted to redeem said coupon as a function of a transaction initiated between said client system and said second server system.

50. **(Previously Presented)** A system according to claim 47 wherein said second server system is adapted to redeem said coupon by modifying a transaction initiated between said client system and said second server system.

51. **(Previously Presented)** A system according to claim 47 wherein said communications channel includes a network.

52. **(cancelled)**

53. **(Previously Presented)** A system according to claim 47 wherein said first server system and said second server system are the same server system.

54. **(Previously Presented)** The system according to claim 47 wherein said electronic coupon is a token issued under the authority of an issuer for the benefit of said client.

55. **(Previously Presented)** The system according to claim 47 wherein said electronic coupon includes data representative of one or more of a serial or identification number, a validation key, an authentication key, an authorizing vendor, a redeeming vendor, a benefit or discount to be associated with a transaction, a level of access granted, and an issuing activity.

56. **(cancelled)**

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57. **(Currently Amended)** A method of distributing and redeeming an electronic coupon comprising the steps of:

A) establishing a connection over a communications channel between a client and a server;

B) transferring said electronic coupon from said server to said client;

C) establishing a connection over a communications channel between said client and a subsequent server, said subsequent server including one of said server and other servers;

D) said client requesting information from said subsequent server;

E) said subsequent server detecting said electronic coupon on said client;

establishing a connection between said subsequent server and an authentication server, said authentication server authenticating said electronic coupon and authorizing the redemption of said electronic coupon; and

F) said subsequent server redeeming said electronic coupon as a function of a transaction initiated between said client and said subsequent server.

58. **(cancelled)**

59. **(Previously Presented)** A method of distributing and redeeming an electronic coupon according to claim 57 further comprising the step of:

authenticating said electronic coupon and authorizing a transaction between said client and subsequent server as a function of an authenticated electronic coupon.

60. **(cancelled)**

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61. **(Previously Presented)** A system for distributing and redeeming electronic coupons comprising:

a first server system including a computer processor and associated memory, said first server system being connected by a communications channel to a remote client system, said first server system being adapted for transmitting an electronic coupon to said remote client system over said communications channel;

said remote client system including a computer processor and associated memory, said remote client system being adapted for storing said electronic coupon in said memory;

a second server system connected to said communications channel, said second server system being adapted to establish a connection with said remote client system and for detecting said electronic coupon stored on said remote client system, said second server system further being adapted to redeem said electronic coupon.

62. **(Previously Presented)** A method of distributing and redeeming an electronic coupon comprising the steps of:

A) establishing a connection over a communications channel between a remote client system and a server;

B) transferring said electronic coupon from said server to said remote client system;

C) establishing a connection over a communications channel between said remote client system and a subsequent server, said subsequent server including one of said server and other servers;

D) said remote client system requesting information from said subsequent server;

E) said subsequent server detecting said electronic coupon on said remote client system;

F) said subsequent server redeeming said electronic coupon as a function of a transaction initiated between said remote client system and said subsequent server.

63. **(cancelled)**